

Information to identify the case:

Debtor 1	<u>Amanda Lenard</u>	Social Security number or ITIN	xxx-xx-3490
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-25950-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amanda Lenard

1/17/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Amanda Lenard
 Debtor

Case No. 16-25950-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Jan 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2018.

db +Amanda Lenard, 1 Gloucester Court, Easthampton, NJ 08060-3229
 aty +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812
 516348397 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
 516348398 +Avante, 3600 South Gessner, Ste 225, Houston, TX 77063-5357
 516348405 +Midwst Rcvry, 2747 W Clay St Ste A, Saint Charles, MO 63301-2557
 516694672 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
 Trenton, NJ 08695-0245)
 516721189 U.S. Bank National Association et al, c/o Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619-2708
 516721190 +U.S. Bank National Association et al, c/o Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619-2708, U.S. Bank National Association et al,
 c/o Rushmore Loan Management Services 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 17 2018 22:59:26 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 17 2018 22:59:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm E-mail/Text: camanagement@mtb.com Jan 17 2018 22:59:12 M&T Bank, 1100 Wehrle Drive,
 Williamsville, NY 14221
 516510535 EDI: BECKLEE.COM Jan 17 2018 22:28:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516348396 +EDI: AMEREXPR.COM Jan 17 2018 22:28:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 516432053 EDI: RESURGENT.COM Jan 17 2018 22:28:00 CACH, LLC, PO Box 10587,
 Greenville, SC 29603-0587
 516348399 +E-mail/Text: bankruptcy@cavps.com Jan 17 2018 22:59:47 Calvary Portfolio Services,
 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 516584948 EDI: BL-BECKET.COM Jan 17 2018 22:28:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516367516 +E-mail/Text: bankruptcy@cavps.com Jan 17 2018 22:59:47 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 516348400 +EDI: IIC9.COM Jan 17 2018 22:28:00 IC Systems, Inc, 444 Highway 96 East, Po Box 64378,
 St Paul, MN 55164-0378
 516348401 EDI: IRS.COM Jan 17 2018 22:28:00 Internal Revenue Service,
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
 516348402 +EDI: CBSKOHL.COM Jan 17 2018 22:28:00 Kohls/Capital One, Po Box 3120,
 Milwaukee, WI 53201-3120
 516348403 E-mail/Text: camanagement@mtb.com Jan 17 2018 22:59:12 M & T Bank, P. O. Box 844,
 Buffalo, NY 14240
 516394824 E-mail/Text: camanagement@mtb.com Jan 17 2018 22:59:12 M&T Bank, P.O. Box 840,
 Buffalo, NY 14240-0840
 516520358 +EDI: MID8.COM Jan 17 2018 22:28:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 516348404 +EDI: MID8.COM Jan 17 2018 22:28:00 Midland Credit, 2365 Northside Dr.,
 San Diego, CA 92108-2709
 516348406 EDI: PRA.COM Jan 17 2018 22:28:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 516546877 EDI: PRA.COM Jan 17 2018 22:28:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 516358884 EDI: Q3G.COM Jan 17 2018 22:28:00 Quantum3 Group LLC as agent for, CF Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 27

Date Rcvd: Jan 17, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
BSharer@SharerPBS.com;nj83@ecfcbis.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Brian E Caine on behalf of Creditor U.S. Bank National Association et al...
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua Humphries on behalf of Debtor Amanda Lenard jhumphries@keaveneylegalgroup.com,
data@keaveneylegalgroup.com;r46514@notify.bestcase.com

TOTAL: 6